

Information to identify the case:

Debtor 1	<u>Sophraunie Fils-Aime</u>	Social Security number or ITIN	xxx-xx-6793
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23111-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sophraunie Fils-Aime

2/11/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sophraunie Fils-Aime
Debtor

Case No. 16-23111-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 11, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db	+ Sophraunie Fils-Aime, 113 Vincent Dr, Pittsburgh, PA 15147-3213
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
cr	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14323003	+ Allegheny Radiology Associates, West Penn Hospital 4800 Friendship Ave, Pittsburgh, PA 15224-1722
14288788	+ Chase, c/o Shapiro and Denardo, 3600 Horizon Dr., Suite 150, King of Prussia, PA 19406-4702
14323004	+ Chatlos Family Dentistry, 7641 Saltsburg Rd, Suite 1, Pittsburgh, PA 15239-7702
14323005	+ Collection Service Center re: Allegheny Radiology, PO Box 14931, Pittsburgh, PA 15234-0931
14323009	+ Department of Labor & Industry Office of UC Benefi, 651 Boas Street, Room 608, Harrisburg, PA 17121-0725
14279320	+ IRS, U.S. Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906
14323012	+ Midwest Recovery System re: Twin Bluffs Financial, 2747 W. Clay Street, Saint Charles, MO 63301-2557
15180566	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14323016	+ Titan Indemnity Company, 1 W Nationwide Blvd, # 1-04-701, Columbus, OH 43215-2752
14323017	+ Trident Asset Management re: Verizon, PO Box 888424, Atlanta, GA 30356-0424
14401898	+ US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005-1243

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14323002	+ Email/Text: bankruptcy@rentacenter.com	Feb 11 2022 23:09:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14323007	Email/Text: ebnnotifications@creditacceptance.com	Feb 11 2022 23:08:00	Credit Acceptance Corporation, 25505 W 12 Mile Rd, Southfield, MI 48034
14370050	+ Email/Text: bankruptcy@cavps.com	Feb 11 2022 23:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14323006	+ EDI: COMCASTCBLCENT	Feb 12 2022 04:03:00	Comcast, PO Box 719, Toledo, OH 43697-0719
14288790	+ Email/Text: ebnnotifications@creditacceptance.com		

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		Feb 11 2022 23:08:00	Credit Acceptance, PO Box 513, Smithfield, MI 48037-0513
14317241	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 11 2022 23:08:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14323008	+ EDI: CCS.COM	Feb 12 2022 04:03:00	Credit Collection, re: Titan Indemnity Company, PO Box 607, Norwood, MA 02062-0607
14323010	+ EDI: DCI.COM	Feb 12 2022 04:03:00	Diversified Consultant, PO Box 551268, Jacksonville, FL 32255-1268
14385374	+ Email/Text: kburkley@bernsteinlaw.com	Feb 11 2022 23:09:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14288791	+ EDI: AMINFOFP.COM	Feb 12 2022 04:03:00	First Premier Bank, 601 South Minnesota Ave., Sioux Falls, SD 57104-4868
14323011	+ EDI: AMINFOFP.COM	Feb 12 2022 04:03:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14288789	+ EDI: IRS.COM	Feb 12 2022 04:03:00	Internal Revenue, PO Box 7346, Philadelphia, PA 19101-7346
14288786	EDI: JPMORGANCHASE	Feb 12 2022 04:03:00	Chase, PO Box 24696, Columbus, OH 43224
14279319	EDI: JPMORGANCHASE	Feb 12 2022 04:03:00	Chase Mortgage, PO Box 24696, Columbus, OH 43224
14379903	EDI: JPMORGANCHASE	Feb 12 2022 04:03:00	Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14288787	Email/Text: musaaauto_bknotice@musaaauto.com	Feb 11 2022 23:09:00	MarkOne Financial, PO Box 550870, Jacksonville, FL 32255
14678619	+ Email/Text: musaaauto_bknotice@musaaauto.com	Feb 11 2022 23:09:00	MUSA Auto Finance dba MarkOne Financial, 6410 Southpoint Parkway Ste 300, Jacksonville, FL 32216-8022
15266927	+ EDI: AISMIDFIRST	Feb 12 2022 04:03:00	MidFirst Bank, Bankruptcy Dept., 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14288792	Email/Text: lizb@peoplescredit.com	Feb 11 2022 23:08:00	Peoples Credit Co., 4950 NE 148th St., Portland, OR 97230
14347941	+ Email/Text: ebnpeoples@grblaw.com	Feb 11 2022 23:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14323014	EDI: AISSPRINT	Feb 12 2022 04:03:00	Sprint, KSOPHT010-Z4300, 6391 Sprint Parkway, Overland Park, KS 66251-4300
14323015	+ EDI: SWCR.COM	Feb 12 2022 04:03:00	Southwest Credit System re: Comcast, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14323018	+ EDI: VERIZONCOMB.COM	Feb 12 2022 04:03:00	Verizon, 500 Technology Drive, Saint Charles, MO 63304-2225
14288793	+ EDI: VERIZONCOMB.COM	Feb 12 2022 04:03:00	Verizon, 500 Technology Dr., Suite 30, Weldon Springs, MO 63304-2225

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		MIDFIRST BANK
cr	*+	MUSA Auto Finance dba MarkOne Financial, 6410 Southpoint Parkway Ste 300, Jacksonville, FL 32216-8022

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14323013 *P++

PEOPLES CREDIT CO, 532 N MAIN AVE, SUITE 204, GRESHAM OR 97030-7244, address filed with court:, Peoples Credit Co., 4950 NE 148th Street, Portland, OR 97230

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Debtor Sophraunie Fils-Aime keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER pabk@logs.com klittle@logs.com;logsecf@logs.com
Michael John Clark	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mclark@squirelaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10